

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
LAW OFFICE OF LEE M. PERLMAN 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 (856) 751-4224	
In RE:	Case No.: 20-20432-ABA
Kim Waddy	Judge: Altenburg
	Chapter 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Midfirst Bank, creditor,

A hearing has been scheduled for January 19, 2020, at 10:00 a.m..

         Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for   , at                                 .

         Certification of Default filed by   .

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)

         Payments have been made in the amount of \$                        , but have not been accounted for. Documentation in support is attached.

         Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

X Other (explain your answer): I have been making adequate protection payments. I am seeking a loan modification through the Loss Mitigation Program.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 1/13/2021

/s/ Kim Waddy  
Kim Waddy

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.